

1 UNITED STATES PATENT AND TRADEMARK OFFICE
2

4 BEFORE THE BOARD OF PATENT APPEALS
5 AND INTERFERENCES
6

8 *Ex parte* LLOYD A. ADAMS and
9 HANI YAKAN
10

12 Appeal 2006-2042
13 Application 09/366,135
14 Technology Center 3600
15

17 Decided: November 30, 2007
18

20 *Before:* MURRIEL E. CRAWFORD, LINDA E. HORNER and JOSEPH A.
21 FISCHETTI, *Administrative Patent Judges.*

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23 CRAWFORD, *Administrative Patent Judge.*

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26 DECISION ON APPEAL
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28 STATEMENT OF CASE

29 Appellants appeal under 35 U.S.C. § 134 (2002) from a Final
30 Rejection of claims 69 to 157. Claims 1 to 68 have been cancelled. We
31 have jurisdiction under 35 U.S.C. § 6(b) (2002). A hearing was held on
32 October 25, 2007.

33 Appellants invented a system and method for automated financial
34 transaction processing (Specification 1).

35 Claim 69 under appeal reads as follows:

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1 69. A system for processing financial transactions, said
2 system comprising:
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4 a plurality of financial transaction accounting systems;
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6 a parsing processing server;
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8 a user terminal permitting an operator to enter a group of
9 transaction data sets into said parsing processing server, each
10 transaction data set comprising an amount and an account
11 number and being associated with a respective one of said
12 financial transaction accounting systems, at least two of said
13 transaction data sets in said group being associated with a
14 different said financial transaction accounting system;

15

16 said parsing processing server receiving said group of
17 transaction data sets, determining if said group was correctly
18 entered and, if so, sending each transaction data set in said
19 bundle to that said financial transaction accounting system with
20 which it is associated.

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22 The Examiner rejected claims 69 to 157 under 35 U.S.C. § 103 as

23being unpatentable over Campbell in view of Berger.

24 The prior art relied upon by the Examiner in rejecting the claims on
25appeal is:

26	Campbell	4,774,664	Sep. 27, 1988
27	Berger	5,850,446	Dec. 15, 1998

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29 Appellants contend that there is no motivation to combine the
30teachings of Campbell and Berger because Campbell teaches away from the
31claimed invention.

32 The Examiner states that a person of ordinary skill in the art would
33have been motivated to utilize a parsing processor or breakout processor in

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1the Campbell system to improve the efficiency and quality of financial
2accounting data processing (Answer 5).

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4 ISSUE

5 The issue before us is whether the Appellants have shown that the
6Examiner erred in holding that a person of ordinary skill in the art would
7have a reason for modifying the Campbell system so as to include a plurality
8of account processors and a parsing processing server or a breakout
9processor to determine which of said plurality of account processors
10corresponds to a specific data set.

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12 FINDINGS OF FACT

13 Appellants invented a system for processing financial transactions
14 which includes a plurality of financial transaction accounting systems
15 (Specification 5). A parsing processor or breakout processor is included to
16 send transaction data to the financial transaction accounting system with
17 which it is associated (Specification 20; 26 to 27).

18 Campbell discloses a financial data processing system and method
19(col. 1, ll. 6 to 7). Campbell teaches that individual financial transaction
20accounting systems have been developed to implement individual ones of
21various operations but there has been no system that integrates all of the
22individual operations and functions into a single centralized financial
23accounting system (col. 1, ll. 26 to 32). For example, Campbell discloses
24that the processing and history of loan payments may be implemented in one
25data processing system but that system is not useful with another system by
26which lease processing and accounts are maintained (col. 1, ll. 32 to 36).

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1The object of the Campbell system is to provide a centralized financial
2accounting processing system which integrates various financial accounting
3systems into one financial transaction accounting system (col. 1, ll. 59 to
465). To achieve this objective, Campbell includes a host computer which
5integrates the various financial transactions accounting systems and is
6coupled to distributed processors such as mini-computers (col. 3, ll. 33 to
737). The host computer serves as a back-up and archive for the financial
8records utilized by the mini-computers (col. 3, ll. 40 to 43).

9 The Examiner relies on the following emphasized disclosure of
10Berger claims 1, 8 and 15 for teaching the use of a parsing processor to sort
11individual transaction data sets:

12 1. A method for communicating between a server and one or more
13payment gateways, comprising the steps of:

14 (a) receiving a message by the server;

15 (b) *parsing* the elements message into one or more data;....

16 8. A system for communicating between a server and one or more
17payment gateways, comprising:

18 (a) means for receiving a message by a server;

19 (b) *means for parsing* the message into one or more data elements;

20 15. A computer program embodied on a computer-readable medium. .

21 (b) a code segment for parsing the message into one or more data
22elements.

23 A person of ordinary skill in the art would have no reason to provide a
24parsing or breakout processor in the Campbell system because all of the

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1accounting systems in Campbell have been combined into one centralized
2system so that no parsing is necessary.

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ANALYSIS

4 The Examiner bears the initial burden of presenting a *prima facie* case
5of obviousness. *In re Oetiker*, 977 F.2d 1443, 1445 (Fed. Cir. 1992).
6 “[R]ejections on obviousness grounds cannot be sustained by mere
7conclusory statements; instead, there must be some articulated reasoning
8with some rational underpinning to support the legal conclusion of
9obviousness.” *In re Kahn*, 441 F.3d 977, 988 (Fed. Cir. 2006) (quoted with
10approval in *KSR Int'l Co. v. Teleflex Inc.*, 127 S. Ct. 1727, 1741 (2007)).

11 In the instant case we find that a person of ordinary skill in the art
12would have no reason to include a parsing processor or a breakout processor
13in the Campbell system because the Campbell system is a system in which
14all the individual financial accounting processing systems have been
15integrated into one system. As such, there is no need for parsing. Therefore,
16we will not sustain this rejection.

17 The decision of the Examiner is reversed.

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REVERSED

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